

**AurGroup Financial Credit Union  
Statement of Financial Condition  
As of February 28, 2023**

|  | <u>2/28/2023</u>          | <u>1/31/2023</u>          | <u>Monthly<br/>Change</u> | <u>Budget<br/>2/28/2023</u> |
|--|---------------------------|---------------------------|---------------------------|-----------------------------|
| ASSETS   |                           |                           |                           |                             |
| <b>LOANS:</b>  |                           |                           |                           |                             |
| Consumer Loans   | 39,183,440                | 39,391,708                | (208,267)                 | 39,873,000                  |
| Consumer Loans - Indirect                                      | 59,680,174                | 61,175,544                | (1,495,369)               | 63,144,000                  |
| 1st Mortgages Portfolioed                                      | 30,351,039                | 30,582,291                | (231,252)                 | 30,535,000                  |
| Business Loans   | 4,370,596                 | 4,355,636                 | 14,960                    | 4,300,000                   |
| Total Loans  | <u>133,585,250</u>        | <u>135,505,178</u>        | <u>(1,919,929)</u>        | <u>137,852,000</u>          |
| Less Allowance for Loan Loss                                   | (506,846)                 | (505,944)                 | (902)                     | (500,000)                   |
| Less Business Loan Reserve                                     | (187,251)                 | (187,251)                 | 0                         | (150,000)                   |
| Loans Sold   | 0                         | 0                         | 0                         | 0                           |
| Net Loans  | <u>132,891,153</u>        | <u>134,811,983</u>        | <u>(1,920,831)</u>        | <u>137,202,000</u>          |
| <b>CASH:</b>   |                           |                           |                           |                             |
| Demand Deposit Accounts  | 843,553                   | 828,285                   | 15,268                    | 37,000                      |
| <b>INVESTMENTS:</b>  |                           |                           |                           |                             |
| Investments in Corporate Credit Unions                         | 6,404,885                 | 4,716,560                 | 1,688,326                 | 3,726,000                   |
| Corporate One Certificates                                     | 0                         | 0                         | 0                         | 0                           |
| Corporate One Capital  | 900,000                   | 900,000                   | 0                         | 900,000                     |
| Gov'n/Agency Investments                                       | 40,723,761                | 39,584,035                | 1,139,726                 | 35,538,000                  |
| Other Investments  | 13,546,377                | 12,451,280                | 1,095,097                 | 12,444,000                  |
| TOTAL INVESTMENTS  | <u>61,575,023</u>         | <u>57,651,875</u>         | <u>3,923,148</u>          | <u>52,608,000</u>           |
| <b>OTHER ASSETS</b>  |                           |                           |                           |                             |
| Other Real Estate Owned  | 0                         | 0                         | 0                         | 0                           |
| Non Performing Assets  | 0                         | 0                         | 0                         | 0                           |
| Land and Building  | 5,006,016                 | 5,017,497                 | (11,481)                  | 5,000,000                   |
| Other Fixed Assets   | 475,141                   | 488,606                   | (13,465)                  | 436,000                     |
| ASI Share Insurance Capitalization Deposit                     | 2,446,490                 | 2,446,490                 | 0                         | 2,446,000                   |
| Other Assets   | 3,672,976                 | 3,596,278                 | 76,699                    | 4,185,000                   |
| TOTAL OTHER ASSETS   | <u>11,600,623</u>         | <u>11,548,871</u>         | <u>51,752</u>             | <u>12,067,000</u>           |
| <b>TOTAL ASSETS</b>  | <u><u>206,910,353</u></u> | <u><u>204,841,014</u></u> | <u><u>2,069,338</u></u>   | <u><u>201,914,000</u></u>   |
| LIABILITIES AND EQUITY   |                           |                           |                           |                             |
| <b>LIABILITIES</b>   |                           |                           |                           |                             |
| Accrued Dividends & Interest Payable                           | 1                         | 1                         | 0                         | 0                           |
| Borrowed Funds   | 7,500,000                 | 5,000,000                 | 2,500,000                 | 5,000,000                   |
| Accounts Payable and Other Liabilities                         | 337,086                   | 257,037                   | 80,048                    | 409,000                     |
| TOTAL LIABILITIES  | <u>7,837,087</u>          | <u>5,257,038</u>          | <u>2,580,048</u>          | <u>5,409,000</u>            |
| <b>SHARES AND DEPOSITS</b>                                     |                           |                           |                           |                             |
| Share Drafts   | 58,955,618                | 58,658,577                | 297,041                   | 57,612,000                  |
| Regular Shares   | 114,574,420               | 114,076,007               | 498,414                   | 114,250,000                 |
| All Other Shares and Deposits                                  | 16,724,973                | 16,751,424                | (26,450)                  | 17,362,000                  |
| Reserve for Overdraft Losses                                   | 9,088                     | 12,256                    | (3,168)                   | 13,000                      |
| TOTAL SHARES AND DEPOSITS                                      | <u>190,264,099</u>        | <u>189,498,263</u>        | <u>765,836</u>            | <u>189,237,000</u>          |
| <b>EQUITY</b>  |                           |                           |                           |                             |
| Undivided Earnings   | 8,293,215                 | 8,293,215                 | 0                         | 8,676,000                   |
| Regular Reserves   | 6,471,450                 | 6,471,450                 | 0                         | 6,073,000                   |
| Accumulated Unrealized Gains(Losses)Avail. for Sale Securities | (6,214,303)               | (4,984,627)               | (1,229,676)               | (7,404,000)                 |
| Net Income   | 258,805                   | 305,676                   | (46,871)                  | (77,000)                    |
| TOTAL EQUITY   | <u>8,809,167</u>          | <u>10,085,714</u>         | <u>(1,276,547)</u>        | <u>7,268,000</u>            |
| <b>TOTAL LIABILITIES, SHARES AND EQUITY</b>                    | <u><u>206,910,353</u></u> | <u><u>204,841,014</u></u> | <u><u>2,069,338</u></u>   | <u><u>201,914,000</u></u>   |
| <b>Key Ratios/Statistics</b>                                   |                           |                           |                           |                             |
| Members  | 14,559                    | 14,622                    |                           |                             |
| Net Capital  | 7.26%                     | 7.36%                     |                           | 7.27%                       |
| Gross Capital  | 7.60%                     | 7.70%                     |                           | 7.59%                       |
| Return on Assets   | 0.75%                     | 1.79%                     |                           | -0.46%                      |
| Loans/Shares   | 70.21%                    | 71.51%                    |                           | 72.85%                      |
| Loans/Assets   | 64.56%                    | 66.15%                    |                           | 68.27%                      |
| Delinquency  | 0.18%                     | 0.25%                     |                           |                             |
| Fixed Assets   | 2.75%                     | 2.76%                     |                           | 2.77%                       |
| 1st Mortgages/Total shares & Undivided                         | 15.19%                    | 15.27%                    |                           | 15.49%                      |
| Commercial Loans/Total Assets                                  | 2.11%                     | 2.13%                     |                           | 2.13%                       |